



Welcome to Track4LA® 2.1

Our insurance and bonds compliance system has been designed to make the experience around submitting and retrieving insurance information quick and easy.

For those brokers who have used the previous version, Track4LA® 2.1 has been enhanced to improve the overall user experience. Release Notes outlining what is new in Track4LA® 2.1 can be downloaded from the Track4LA® home page.

This instruction guide has been created to help new users of Track4LA® better understand the purpose and functions of this system as they navigate to their respective areas of interest.

1.0 Overview

Track4LA® caters to the following community of stakeholders:

- **Insurance Brokers**^{1,2} - from initial registration to ongoing submittal, retrieval, and editing of new or existing certificates of insurance.
- **Contractors, Vendors, Permittees**³ – access and look up of certificates of insurance and bonds.
- **City Departments**³ - access to submittals of certificates of insurance and bond documents.
- **Expeditors**^{1,3} – access to monitor approval process and insure client submission is satisfactory.

Registered Broker Login

Broker ID :

Password : **Login >>** 1

☐ Remember My Broker ID

I Forgot my Broker ID or Password 2

Register For Track4LA >>

Verify Insurance/Bonds >> 3

[Bond Submittals](#)

Figure 1-Track4LA® Login

This instruction manual has been bookmarked for easy access to the section pertaining to each of the above stakeholders and the areas within **Track4LA®** that provide them with their respective functions.

1.1 About Track4LA®

The City of Los Angeles, Office of the City Administrative Officer (CAO) – Risk Management is responsible for insurance and bonds compliance of contractors, vendors and permittees on a citywide basis. In July 2006 an independent risk management consultant completed a study of the City's insurance and bonds compliance process for Risk Management. The resultant report recommended replacement of the City's existing manual, paper-driven system using custom insurance forms because it was costly both for the contractors in their required compliance efforts and for the City with respect to time required by employees to administer the system and verify compliance.

The result was the development by the City of Track4LA® which is an online insurance compliance system using the City's Internet site that uses the standard insurance industry form, the ACORD 25 Certificate of Liability Insurance in electronic format. The advantages of Track4LA® include standardized forms, paperless approval transactions (24 hours a day, 7 days per week), in-place security and universal acceptance. The savings for both the City and the business community is estimated at over a million dollars per year when considering all the time saved in processing, compared to the way processing was handled prior to the system.

The goal in implementing Track4LA® is to move the City from being one of the most difficult public agencies in the country in the area of insurance compliance to being the best.

1.2 Insurance Brokers

The Broker community has historically been the primary party responsible for submitting insurance certificates to the City. The majority of Brokers are familiar with the standard ACORD Form 25 used to provide proof of insurance for their clients who are obtaining a permit to do work in the City or are providing services directly for the City. Although others are currently able to submit insurance to the City via e-mail, it is the City's intent to phase out e-mail submissions as the Broker community becomes familiar with submitting insurance via Track4LA®. This eliminates many steps in handling the average insurance document and makes approvals more efficient.

2.0 Getting Started:

The following section provides instructions for retrieving, submitting, and editing the ACORD Form 25 using Track4LA[®].

2.1 Registration

The first step to electronically submitting insurance to Track4LA[®] is [registration](#).

The registration process initially requires online confirmation from the California State Insurance Licensing database that your status as a California licensee is **active** and that your Fire and Casualty license is also **active**.

Once the system validates your status as active, you receive an e-mail confirmation with an assigned User-ID and Password to log into **Broker Central**.

2.2 Accessing Broker Central

Use the assigned User-ID and password from the e-mail confirmation identified in 2.1. From within **Broker Central** you have the ability to do the following:

- Edit an existing certificate of insurance
- Submit a new certificate of insurance
- Edit your broker information

Risk Management Home About Track4LA® Contact Us Help

Welcome to Broker Central

You can create a new certificate of insurance, edit an existing certificate, or modify your broker information here. Select an action from the choices below and follow the instructions provided.

All documents submitted to Track4LA® are public records and are available upon request for public inspection and copying as required by law.

Select an action : ☒ Edit an existing client certificate
☐ Submit a new client certificate
☐ Edit my broker information

If your client already has an ACORD Form 25 on file you can simply update the existing form by retrieving it from the search below and making changes to it. When you hit Submit on the Form, your client's record will update in Track4LA®.

« Logout Client Name : Search »

Figure 2 – Broker Central Home Page

Insurance Brokers are able to review insurance that has been previously submitted and approved through a search as shown below. The system has been designed to simplify the renewal process so that information on the form does not have to be re-entered at the time of renewal.

1. To retrieve an existing certificate, the broker enters the client's name in "Client Name" field (highlighted with the black box in Figure 3).

Figure 3 – Existing Client Search

2. To open an editable version of the certificate, double-click the "Pencil" icon in the first column.

Cert ID	Date	Insured Party
Cert #73	Apr 28 2011	Insured Name : Bob
Cert #25	Apr 8 2011	Insured Name : Bobs
Cert #24	Apr 7 2011	Insured Name : Bob's Insurance
Cert #13	Apr 6 2011	Insured Name : Bobs Insurance
Cert #10	Apr 5 2011	Insured Name : bob smith
Cert #11	Apr 5 2011	Insured Name : bob smith
Cert #8238	Mar 7 2011	Insured Name : bob smith

Figure 4 – Vendor Certificate Search Screen

2.3 ACORD Form 25 Pre-fill Process

The Pre-fill process advances the broker through two steps that include (1) the entry / editing of contact information and (2) the NAIC code lookup that returns the correct NAIC code for each of the insurers that are entered into the Look-up dialogue box. Once these two steps are completed, the ACORD Form 25 is presented for final completion and submittal.

2.3.1 Insured's Contact Information

The second step prompts for the "Insured's Contact Information" required to be entered or edited prior to the ACORD Form 25 being presented to the broker. The Contact Information Pre-fill screen gathers contact information, some of which is filled into the ACORD Form 25 and some that populate the CAO database directly.

1. Enter values as identified in the red call out boxes shown in Figure 5. Field names in "Red" are required fields.
2. Once the contact information has been entered or updated, click "Next" to move to the final Pre-fill step prior to being presented the ACORD Form 25.

The screenshot shows a web form titled "Contact Information" for "Insured Person". The form is divided into two main sections: "Insured Person" and "Contact Information".

Insured Person Section:

- City/Dept:** A dropdown menu showing "Los Angeles World Airports". A red callout box points to this field with the text: "1. Enter name of City Dept."
- Name:** A text field with "ABC TEST".
- Address:** A text field with "1234 MAIN".
- Line 2:** An empty text field.
- City:** A text field with "LOS ANGELES".
- State:** A dropdown menu showing "CA".
- Zip:** A text field with "90145".
- Email Notification:** A section with a "Click to Edit or Add" button and a list of email addresses.
- Buttons:** "Cancel" and "Next" (partially visible).

Contact Information Section:

- Name:** A text field with "RICH RUIZ". A red callout box points to this field with the text: "2. Required Fields - Name, Address, City, State, Zip of the INSURED".
- Email:** A text field with "RR@RR.COM".
- Confirm Email:** A text field with "RR@RR.COM".
- Phone:** An empty text field.
- Fax:** An empty text field.
- Buttons:** "Next" and "Cancel" (partially visible).

Red Callout Boxes:

- Box 1:** "1. Enter name of City Dept." (points to the City/Dept dropdown).
- Box 2:** "2. Required Fields - Name, Address, City, State, Zip of the INSURED" (points to the Name, Address, City, State, and Zip fields).
- Box 3:** "3. Add the e-mails of all those (in addition to yourself and Contact person of the INSURED) you would like to receive the final Read-Only version of the Certificate of Insurance." (points to the Email Notification section).
- Box 4:** "4. Contact Name, Email, Phone and Fax of INSURED" (points to the Name, Email, Phone, and Fax fields).

Figure 5— Contact Information

2.3.2 Description of Operation and Additional Information

In this version of Track4LA[®] a new panel follows the Insured Party Information panel allowing the broker to enter “Description of Operations” information as well as the “Additional Insured and Additional Information” (as shown in Figure 6 below) prior to the actual ACORD Form 25 being presented to complete the submission process.

Content can be entered manually or pasted into each field. Content entered into the “Description” field below is carried over to the “Description of Operations” on the ACORD Form 25 and content entered into the “Additional Insured and Additional Information” field is carried over to the “Addendum” field on page two.

Neither field is required as brokers can click “Next” regardless of whether they have entered content or not.

Figure 6 – Description of Operation/Additional Information fields

2.3.3 NAIC Code Look up

For the “Insurer’s Affording Coverage” on the form, the entry of at least one Insurer is a requirement in this section.

1. Enter an Insurer in the “Insurer Name” field. The “Find” button appears once a recognized Insurer is chosen.
2. Click the “Find” button to retrieve that Insurer’s NAIC code from the “Best Guide.” The NAIC Code is automatically entered into the “NAIC Code” field.

We need to validate your insurer's NAIC Codes.

Please enter a minimum of the first 5 letters of an insurer's exact name and click the find button.

Repeat as many **1** as needed for each of the insurers on the certificate **2**

A Insurer Name :	Hudson	NAIC Code :		Find
B Insurer Name :		NAIC Code :		
C Insurer Name :		NAIC Code :		
D Insurer Name :		NAIC Code :		
E Insurer Name :		NAIC Code :		
F Insurer Name :		NAIC Code :		

Figure 7 – NAIC Code Look up

2.3.4 General Liability

Before advancing from the NAIC code screen, the broker is prompted to answer if General Liability is included as shown in Figure 7 below.

<< Cancel
 Is General Liability Coverage Included?
 Yes ☒ No ☐
 Select GL Endorsement >>

Figure 8 – General Liability Coverage

1. If "Yes" is chosen, the broker is prompted to choose the coverage.

- ☐ Other
- ☐ Blanket (Automatic)
- ☐ CG 20 07, Additional Insured--Engineers, Architects, or Surveyors
- ☐ CG 20 10, Additional Insured--Owners, Lessees or Contractors-- Scheduled Person or Organization
- ☒ CG 20 11, Additional Insured--Managers or Lessors of Premises
- ☐ CG 20 12, Additional Insured--State or Political Subdivisions--Permits
- ☐ CG 20 13, Additional Insured--State or Political Subdivisions--Permits Relating to Premises
- ☐ CG 20 15, Additional Insured--Vendors

Figure 9 – General Liability Coverage

2. Choose the appropriate coverage.

2.3.5 Endorsement

Before advancing from the General Liability screen, the broker must read the endorsement notice and click "Agree and Accept" as shown in Figure 10 (in a red box). The "Go To Form" button remains inactive until the endorsement is accepted.

<< Cancel
 Read Endorsement Notice
 ☐ Not Accepted
 Go To Form >>

Figure 10 – Read Endorsement Notice and inactive "Go To Form" button.

1. Click the "Read Endorsement Notice" button as shown in Figure 9. The Endorsement Notice outlining the Required Terms and Conditions then appear as shown in Figure 10.

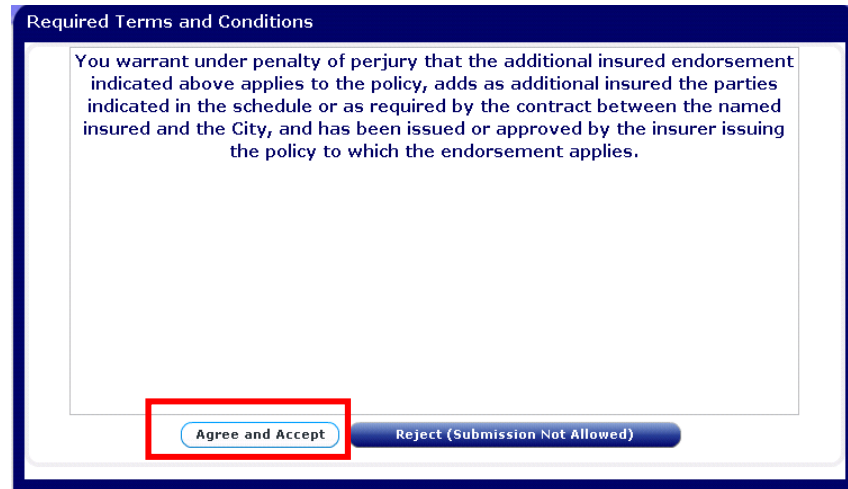


Figure 11 – Endorsement

2. Click on the "Agree and Accept," once the Endorsement is accepted, the "Go To Form" button becomes active. Clicking on the "Go To Form" button launches the ACORD Form 25.

2.4 Filling Out the ACORD Form 25

Information entered during the Contract Information step and NAIC Code step are pre-filled into the ACORD Form 25. The broker then fills in the remaining insurance information. There are a number of validation rules configured into the form to ensure that important fields are filled out with the right information.

Please print your completed form if you would like a copy for your records.

ACORD® **CERTIFICATE OF LIABILITY INSURANCE** DATE (MM/DD/YYYY)
04/07/2011

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Rich 4 Testing 2695 MOORPARK AVE 100 SAN JOSE CO 95129	CONTACT NAME: Rich Ruiz PHONE (A/C, No, Ext): 2222222222 FAX (A/C, No): E-MAIL ADDRESS: henhaley@gmail.com INSURER(S) AFFORDING COVERAGE INSURER A: Hudson Insurance Company NAIC # 25054 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
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INSURED Bob's Insurance 1234 Main Street Los Angeles CA 91403	
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COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
<input checked="" type="checkbox"/>	GENERAL LIABILITY					
<input type="checkbox"/>	COMMERCIAL GENERAL LIABILITY					
<input type="checkbox"/>	CLAIMS-MADE <input type="checkbox"/> OCCUR					
<input type="checkbox"/>			123456789	04/01/2011	04/29/2011	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$

GEN'L AGGREGATE LIMIT APPLIES PER:

Figure 12 – ACORD Form 25

These fields are also required.

1. **Policy Number** – Must be present.
2. **Policy Effective** – Must be present.
3. **Policy Expiration** - Reports if the date is expired.
4. **Each Occurrence** – Must be at least \$1,000,000.

2.5 Submitting the ACORD Form 25

Once the form is completed, it is ready to be submitted.

1. The broker clicks the "Submit" button (Figure 12).

If there are any unanswered required fields, the form reports to the broker those unfinished fields that need to be filled in before the form can be submitted.

CERTIFICATE HOLDER	CANCELLATION
City of Los Angeles and all of its Agencies, Boards and Departments 200 North Main Street City Hall East, Suite 1240 Los Angeles CA 90012	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Rich Ruiz

ACORD 25 (2010/05) The ACORD name and logo are registered marks of ACORD © 1988-2010 ACORD CORPORATION. All rights reserved.

Figure 13 – Eform Submit button.

If all fields are answered, the ACORD Form 25 is automatically sent to the CAO where the Form 25 information is immediately entered into the CAO database.

Important Note: The Submit button may temporarily be seen again after the Endorsement is accepted. DO NOT click the "Submit" button a second time.

2.5.1 Email Confirmation

Once the information is posted to the CAO database, a confirmation message is presented to the Broker (Figure 14) and an e-mail is sent to the broker (and anyone added to the e-mail field into the Contact Information screen). The e-mail includes a link to a Read-Only version of the newly submitted ACORD Form 25 as shown in Figure 15.

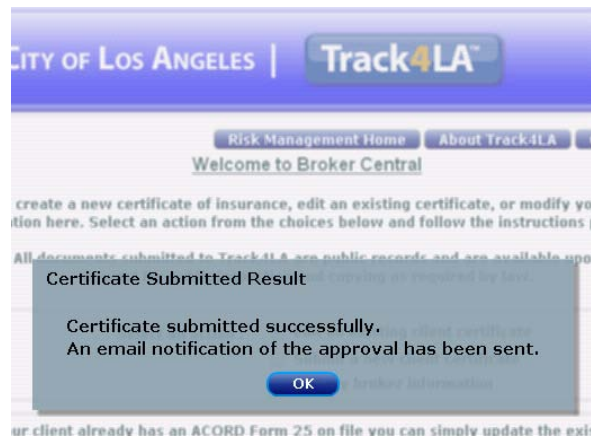


Figure 14 – Confirmation Message

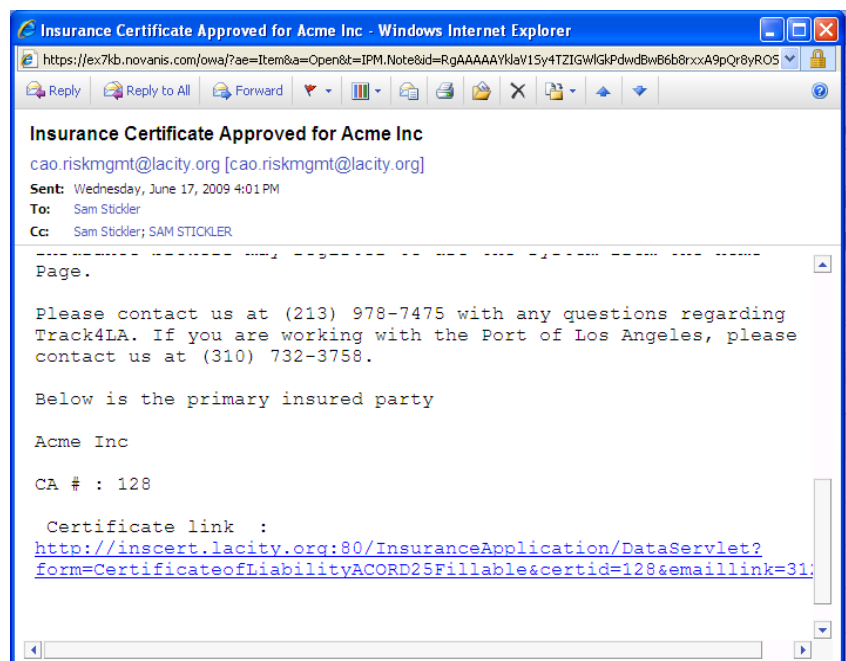


Figure 15 – Email Confirmation

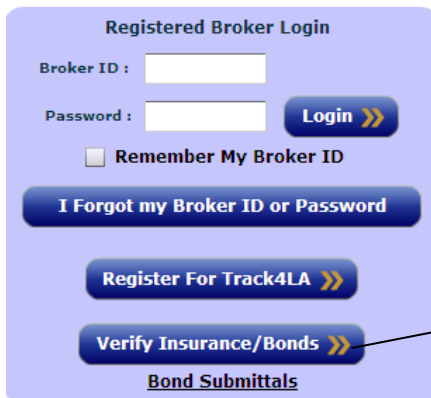
The Broker is then returned back to **Broker Central** where the submitted ACORD Form 25 can be retrieved.

2.5.2 Submit a new certificate

The same instructions should be followed when submitting a new certificate as explained in Sections 2.3 to 2.5.1.

3.0 Contractors, Vendors, Permittees

Contractors, vendors and permittees are responsible for acquiring the appropriate levels of insurance as required for the specific City contract they have entered into or are in the process of being awarded. The minimum level of insurance required is based on the specifics of each individual contract.



Contractors, vendors, and permittees are able to review insurance that has been submitted on their behalf using Track4LA[®] by clicking on the [Verify Insurance/Bonds](#) button.

Figure 16 – Verify Insurance

4.0 City Departments

City Departments (contract administration staff) are responsible for providing their contractors, vendors and permittees with the current [insurance submittal instructions](#) provided by the CAO Risk Management Office.

Historically, City Departments have submitted insurance via e-mail to the CAO Risk Management group. With the shift to Track4LA[®] and the long term plan to phase out insurance submittals by e-mail, the City Departments' Contract Administrators are key to the success of Track4LA[®]. As Brokers are made aware of Track4LA[®] and the self-service functionality for submitting insurance, City Departments will see a reduction in their workload involved in collecting and tracking insurance. Contract administrators can still be e-mailed an approval notification if necessary. They can also look up any approvals online.

Figure 17 – Verify Insurance

City Departments are also able to review insurance that has been submitted on behalf of their contractors by clicking on the [Verify Insurance/Bonds](#) button.

5.0 Expeditors

Expeditors have traditionally assisted permittees, primarily within the construction and film industry, to secure permits and insurance approvals via e-mail submissions.

Expeditors will see a significant reduction in their workload involved in submitting and tracking insurance as Brokers are made aware of Track4LA[®] and the self-service functionality for submitting insurance, along with the long-term plan to phase out insurance submittals by e-mail. Expeditors will still be able to be notified of any approval by e-mail, if necessary, and can also look up any approvals online. Insurance can be submitted at anytime and even at the last minute after hours and on weekends.

Figure 18 – Same login for Expeditors

When given rights to access Broker Central on behalf of the brokers they assist, expeditors can log-in and follow the same instructions for submitting insurance as found in the **Insurance Broker** section.

6.0 Insurance Companies

Traditionally, Insurance Companies are not usually involved in the process of submitting ACORD insurance certificates to the City. However some Insurance Companies do submit insurance and when they do it may be on their own custom forms. If this is the case, these forms should be sent electronically via e-mail if possible to cao.insurance.bonds@lacity.org. Cancellation notices can also be sent via e-mail to the City's insurance inbox at cao.insurance.bonds@lacity.org instead of being sent to the City via hardcopy letters which is traditionally how they are received.

Track4LA[®] does provide the Broker with the ability to submit the insurance certificate with the new end date(s) in the event of cancellation.